

# USAF SERVICES COMMUNITIES

A Newsletter of the United States Air Force Community Centers

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## New Scores Target Consumers with No Credit History

By Pat Curry, Bankrate.com

Consumers who have been turned down for credit or who have paid a higher interest rate because a scant credit history gave them a low credit score have another shot now at more favorable terms.

Fair Isaac Co., creator and owner of the FICO score that is widely used in the mortgage, auto loan and credit card industry, has created a new score designed to predict credit risk for individuals with little or no credit history. The new FICO expansion score draws on information in an array of small credit reporting agencies outside the realm of the three major credit bureaus, says Craig Dillon, vice president of scoring solutions at Fair Isaac. The new score draws on data from industries such as pay day loan companies, rent-to-own stores and banking organizations that share information about people who abuse overdraft protection on checking accounts.

The company's market research, which is confirmed by others in the credit industry, indicates that while about 160 million consumers have

enough information on file to generate a valid FICO score, as many as another 50 million do not. The consumers who might get a break with the new score include recent immigrants to the United States (whose good pay-

ment histories from their home countries don't transfer to the U.S. credit reporting system), college students, new divorcees and widows, those with low incomes, and people whose

cultures don't trust financial institutions or large national organizations, Dillon says.

A FICO score is a three-digit number used to predict how risky it is to extend credit to an individual. A statistical algorithm that compares a person's credit history to those of millions of other consumers, it uses a scale from 300 to 850. Most people will have scores between 600 and 800 -- if there's enough information in the credit bureau records to generate a score. That information comes from such places as mortgage companies, credit card issuers and auto financing companies.



## Tips for Cold Weather Running

For athletes in cold climates who run regularly, the onset of winter temperatures and icy, slippery surfaces means choosing one of two options: take their running indoors for the winter, or find ways to make running in sub-zero temperatures safe and relatively comfortable.

While the choice may seem obvious, many runners don't like the monotony of indoor exercise. However, running outside at this time of year requires a little more preparation than at other times of the year. Here are a few tips for winter running.

⇒ Stay warm and dry. Dress in layers, with a base layer made of fabric that will wick moisture away from your skin, a middle layer for warmth and a top layer that serves as a wind shield, such as a windbreaker jacket.

⇒ Protect your hands, feet and ears from extreme temperatures as well. If you don't like hats, opt for a headband that will keep your ears warm.

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# TRICARE Reserve Family Benefit Extended through FY 2005

To ensure continuity of care for family members of the 163,000 National Guard and Reserve personnel called to active duty for more than 30 days in support of federal contingency operations, the Department of Defense Military Health System has extended the TRICARE Reserve Family Demonstration Project for an additional year. The demonstration which began on Sept. 14, 2001, and was due to end Nov. 1, 2004, has been extended to Nov. 1, 2005.

"The continued deployment of National Guard and Reserve personnel away from home in support of Noble Eagle/Operation Enduring Freedom and Operation Iraqi Freedom makes it essential for the Military Health System to ensure their family members have access to a quality health care benefit whenever they need it," said Dr. William Winkenwerder, Jr. assistant secretary of defense, health affairs.

TRICARE eligibility for these family members begins the day the sponsor is activated if mobilization orders are for more than 30 days. National Guard and Reserve family members may use TRICARE Prime, a benefit that has no co-payments or cost shares, if it is available in the area where they live; or they may use TRICARE Standard or Extra. Under the demonstration, for Reserve and Guard families using TRICARE Extra or Standard, the TRICARE annual deductible, \$150 per individual or \$300 per family (\$50/\$150 for E4's and below) is waived. Waiving the deductible helps family members who may have already paid an annual deductible under their civilian health plan avoid any further undue financial hardships.

The demonstration also waives the non-availability statement (NAS) pre-authorization requirement for non-emergency inpatient care at a civilian hospital and authorizes payment by TRICARE to non-participating providers of up to 115 percent of the TRICARE maximum allowable charge, enabling National Guard and Reserve family members continuity of care with their civilian providers.

Up-to-date information on the TRICARE benefit for members of the National Guard and Reserves and their family members is available on the TRICARE Web site at [www.tricare.osd.mil/reserve/](http://www.tricare.osd.mil/reserve/). Sponsors and family members also may contact the TRICARE Information Service toll-free at (888) DoD-CARE, (888) 363-2273 to get the telephone number of the regional contractors.

*Credit, from page 1*

Without sufficient information at a credit bureau to generate a FICO score, or so little information that it produces a very low score, many consumers either are turned down for credit or pay more for it. They might have never paid their rent or their utilities late, but those companies generally don't report payment data to the credit bureaus.

Many times, the need to gather a year's worth of rent receipts or utility payments discourages borrowers from even trying to get a mortgage, says Randall Johnson, CEO of Florida-based Market Street Mortgage Corp. "To have (Fair Isaac) convert that information to a credit score is a real help to the industry. If it operates the way it should, it should be a real win-win."

## Wings of Light Assists Accident Victims

Have you been affected by an aircraft accident, either directly or through the loss of a loved one? Wings of Light is a national nonprofit organization that provides three distinct support networks for people affected by an aircraft accident: Survivor Network for individuals who have survived a crash; Friends and Family Network for people who have lost a loved one in an aviation accident; and Rescue/Response Network for those who respond to accidents, including police, firefighters, investigators, medical personnel, etc.

In addition to its support networks, Wings of Light provides

information to survivors and family members on the investigative process. Upon request, Wings of Light will also assist family members and survivors in locating qualified counselors in their geographic area. Wings of Light does not charge service fees to those touched by aircraft accidents, but does accept donations from members of the community and corporations.

Wings of Light was founded in 1987 by the daughter of Willis A. Waas, who was killed in a general aviation accident.

For more information, visit [www.wingsoflight.org](http://www.wingsoflight.org).



*Running, from page 1*

Check your local running store for a good pair of winter socks, and don't forget to grab your gloves or mittens. If you're running during the day, wear sunglasses to guard against the glare from sunlight reflecting off the snow. Protect your skin and lips with moisturizer, sun block and lip balm.

⇒ Choose your footwear wisely. You may want to invest in a pair of "off-road" running shoes to help give you added traction. Another wise choice is Yaktrax, an easy-to-use, lightweight traction device that provides stability on ice or snow. It fits easily over your shoes and its makers claim that Yaktrax won't affect your natural stride.

⇒ Stretching is important. Warming up and stretching are always smart, but are even more important in cold weather. Muscles take longer to warm up in winter, which means they're more susceptible to pulls and tears. Jog in place, run up and down your stairs a few times, or do some jumping jacks before you head out the door.

⇒ Be visible to be safe. Because it is darker longer during winter months, be sure you're visible to passing motorists by wearing reflective clothing. Stay in well-lit areas so you can see where you're going and watch out for slippery patches. Some runners carry a flashlight or wear a headlamp for better visibility.

⇒ Stay hydrated. You won't be sweating as much in the winter, but that doesn't mean your body doesn't need water. Carry water with you and drink before you feel thirsty.

⇒ Consider running with a friend, or taking a cell phone. If you do slip and injure yourself, a running buddy can go for help, or you can use your cell phone to call someone.

*Courtesy of ARA Content*

## Steakhouse Honored for Troop Support

*Story/photo by Samantha Quigley*

They've been gathering at Fran O'Brien's Stadium Steakhouse in the Capital Hilton, Washington, D.C., on Friday nights for a year now, but this one week was different.

On Oct. 15, a group of injured servicemembers from Walter Reed Army Medical Center and the National Naval Medical Center at Bethesda, Md., were joined by family and friends to be recognized by dignitaries, veterans service organizations and Iraqi citizens.

Hal Koster, co-owner of Fran O'Brien's, opened "A Tribute to U.S. Troops" with praise for the troops he said have become like family.

"These warriors have been coming over and have been as brave in their recovery as the have been in battle. It's been an absolute honor for us to serve them on Friday nights," Koster said. "It's also a pleasure to see them when they get better and they walk out of here and they go home. You know that the country is with you in your recovery, and we wish you well."

Koster and Marty O'Brien later were awarded the Distinguished Public Service Award for their efforts to lift wounded servicemembers' spirits that started with a suggestion from the "Milkshake Man."

Jim "Milkshake Man" Mayer received the award for originally suggesting the idea of "Friday Night Dinners" and his involvement in the program. Mayer, a Vietnam veteran who lost both of his legs, has been taking milkshakes to soldiers at Walter Reed's Ward 57 for more than a year. He also recently made his 200th visit to the medical center, where he has served as a peer-level volunteer for amputees for more than 13 years.

It was, however, the words of Humaila Akrawy, an Iraqi citizen, that were perhaps the most poignant of the evening. Her sister was killed for working with Americans, her brother was killed by Saddam Hussein's secret police, and another sister was targeted by Uday Hussein and had to be smuggled out of the country.

She spoke of the Iraq's gratitude to America and the troops who helped to free the country and its people from the terrorism of Saddam Hussein. She said the troops are, indeed, winning the war, because if they weren't, the insurgents would ignore them.

"I can never tell you how grateful I am and how grateful my people are for your sacrifice. You left your homes ... to fight for a people you have never known," Akrawy said. "When the sun sets over the deserts and mountains of Iraq, the good people of Iraq look at the West and are happy to know that the sun is rising to the people who rescued us from the darkness and evil of Saddam.

"Never think that your work in Iraq was wasted," she continued. "Never let anybody to say that you shed your blood in vain. You have given the people of Iraq, of Afghanistan, the chance to be free."



*Deputy Defense Secretary Paul Wolfowitz presents Hal Koster, left, co-owner of Fran O'Brien's Stadium Steakhouse, with the Distinguished Public Service Award.*

# Air Force Community Center Training

The Air Force held its Community Center Training in Reno, Nevada on 12-13 October in conjunction with the annual National Parks and Recreation Congress. Fifty-eight Community Center staff members and MAJCOM representatives attended the day and a half training held at the Silver Legacy Hotel.

Air Force Services Agency Family Members Program staff Ms. Joye Tolley and Ms. Margaret Barnett welcomed the attendees and moderated the training.

Ms. Betsy Wiersma of Wiersma Experience Marketing presented a very lively and motivating half-day training on implementing the new chapter, "Contests, Tournaments, and Competitions," that she had prepared for the Community Centers Event Manual. The focus of this year's training was on sharing new and successful programs. Past training evaluations had indicated that the sharing of information and actual programs was one of the most important parts of training.

Fifteen Community Center directors and programmers prepared and gave presentations for the training. Ms. LeAnn Clausen of Offut AFB and Mr. Karl Croft of Elmendorf AFB gave presentations on recently renovated buildings that are now new Community Centers. Mr. Andrew Brennan of CyberSports generated a lot of interest in computer gaming and LAN parties. Luke AFB, for example, had contracted CyberSports to provide computer gaming in its Community Center. Mr. Brennan had several computers set up to explain

the capabilities of the CyberSports system.

Mr. Mike Wellert, Missoula Children's Theater, provided an overview of their program and specifics on programs they provide for the Air Force community around the world. Mr. Steve Miller, from the Multi Media Center, provided video support and filmed portions of the training for future use in training staff unable to attend.

Dates for the 2005 Community Center programs were also provided. The Missoula Children's Theater (MCT) performing arts training for staff, is scheduled for 18-22 April in Missoula MT.

Two performing arts camps for teens are also scheduled this summer. The first camp is scheduled 5-11 June and the second 24-30 July. The Air Force Chess tournament is scheduled for 1-7 May and the Inter-Service tournament for 5-11 June. The NATO tournament is 21-27 August.

The closing date for entries in the 2004 Family & Teen Talent Contest is 18 Nov 04. If you are interested in the talent contest or any of the other programs stop by your base Community Center or check with the Family Member Programs Flight Chief.



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[www.afsv.af.mil/FamilyMemberPrograms/communitycenterprograms](http://www.afsv.af.mil/FamilyMemberPrograms/communitycenterprograms)

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